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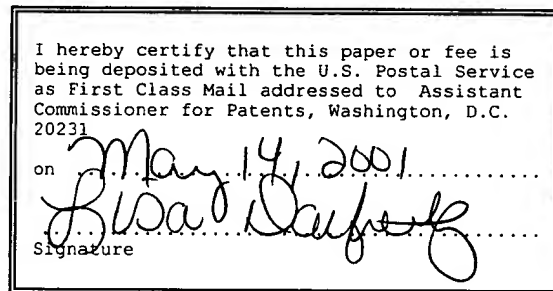
IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of
Ganesan et al.
Serial No: 09/749,597
Filed: December 28, 2000
For: TECHNIQUE OF REGISTRATION FOR AND DIRECTION OF ELECTRONIC
PAYMENTS IN REAL-TIME

:
: Art Unit: 2161
:
: Examiner: Unassigned
:
:

RESPONSE TO NOTICE TO FILE
MISSING PARTS OF APPLICATION

Honorable Assistant
Commissioner
for Patents
Washington, DC 20231



Sir:

In response to the Notice of Missing Parts of Application dated February 23, 2001, submitted herewith are the following documents for filing in the above-referenced application:

1. Declaration, Power of Attorney
2. Statutory Basic filing fee of \$710.00
3. Non-small Entity fee of \$130.00
4. Additional Claims fee of \$36.00
5. Assignment and fee of \$40.00
6. Substitute Drawings in compliance with 37 CFR \$1.84, including Figures 1-29
7. Petition Under 37 CFR \$1.136(a) and fee of \$110.00 under 1.17(a)

A check in the amount of \$1,026.00 to cover the fees as listed above is enclosed.

Please charge any shortage in fees due in connection with the filing of this paper, including extension of time fees, to Deposit Account 12-0429 and please credit any excess fees to such deposit account.

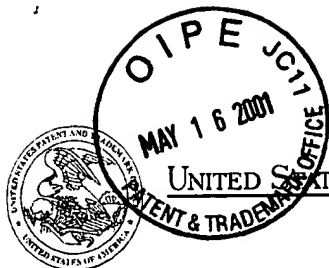
It is requested that the official filing receipt now be issued.

Respectfully submitted,
Lalos & Keegan



Alfred A. Stadnicki
Registration No. 30,226

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Date: May 14, 2001



UNITED STATES PATENT AND TRADEMARK OFFICE

COMMISSIONER FOR PATENTS
UNITED STATES PATENT AND TRADEMARK OFFICE
WASHINGTON, D.C. 20231
www.uspto.gov

APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/749,597	12/28/2000	Ravi Ganesan	3350-42-A

CONFIRMATION NO. 4821

FORMALITIES LETTER



OC000000005796027

LALOS & KEEGAN
Fifth Floor
1146 Nineteenth Street, N.W.
Washington, DC 20006-3404

Date Mailed: 02/23/2001

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

Filing Date Granted

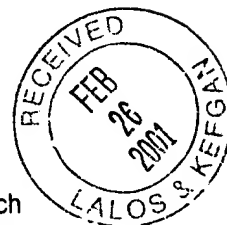
An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given TWO MONTHS from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The statutory basic filing fee is missing.
Applicant must submit \$ 710 to complete the basic filing fee and/or file a small entity statement claiming such status (37 CFR 1.27).
- Total additional claim fee(s) for this application is \$36.
 - \$36 for 2 total claims over 20.
- The oath or declaration is missing.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(e) of \$130 for a non-small entity, must be submitted with the missing items identified in this letter.
- **The balance due by applicant is \$ 876.**

The application is informal since it does not comply with the regulations for the reason(s) indicated below. Applicant is given TWO MONTHS from the date of this Notice within which to correct the informalities indicated below.

The required item(s) identified below must be timely submitted to avoid abandonment:

- Substitute drawings in compliance with 37 CFR 1.84 because:
 - drawing sheets do not have the appropriate margin(s) (see 37 CFR 1.84(g)). Each sheet must include a top margin of at least 2.5 cm. (1 inch), a left side margin of at least 2.5 cm. (1 inch), a right side margin of at least 1.5 cm. (5/8 inch), and a bottom margin of at least 1.0 cm. (3/8 inch);



05/17/2001 HN00R1 00000104 09749597

01 FC:101
02 FC:105

710.00 OP
130.00 OP

35.00

35.00 OP

*A copy of this notice **MUST** be returned with the reply.*



Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE